

Governor Michael L. Parson  
State of Missouri

Mick Campbell  
Commissioner of Finance



DIVISION OF FINANCE

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June 10, 2024

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2024, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well.

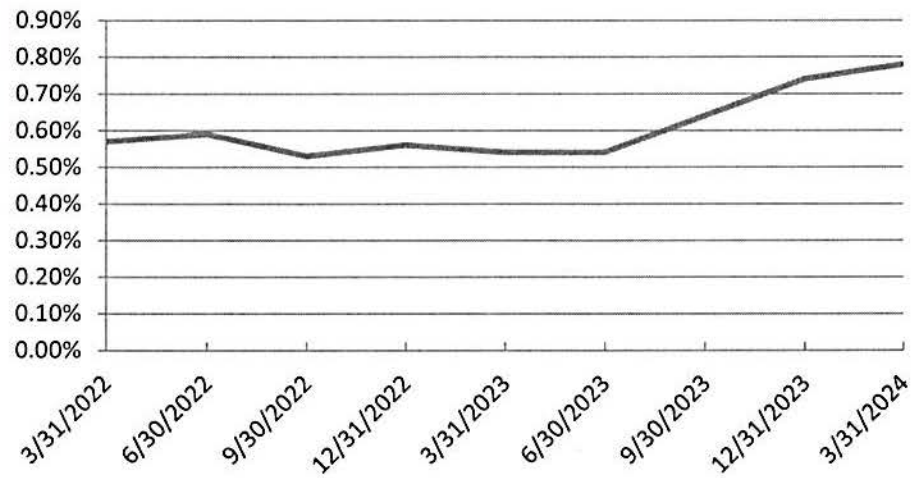
During the previous twelve months, the number of state-chartered banks declined from 197 to 194, as three banks merged into other institutions.

Assets in state-chartered banks totaled \$195.5 billion on March 31, 2024, an increase of 1.9 percent from one year earlier. Deposits were \$166.5 billion and total loans were \$134.3 billion on March 31, 2024, an increase of 1.9 percent and 4.8 percent respectively, from one year earlier.

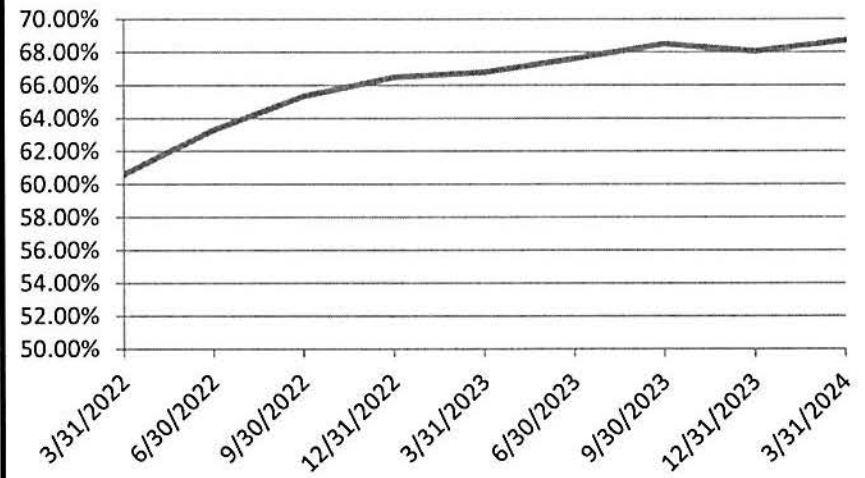
The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.54 percent, which is above the national average of 9.19 percent. Asset quality remains strong, with the past due ratio low and manageable at 0.78 percent. The state average return on average assets remains strong at 1.14 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell  
Commissioner of Finance

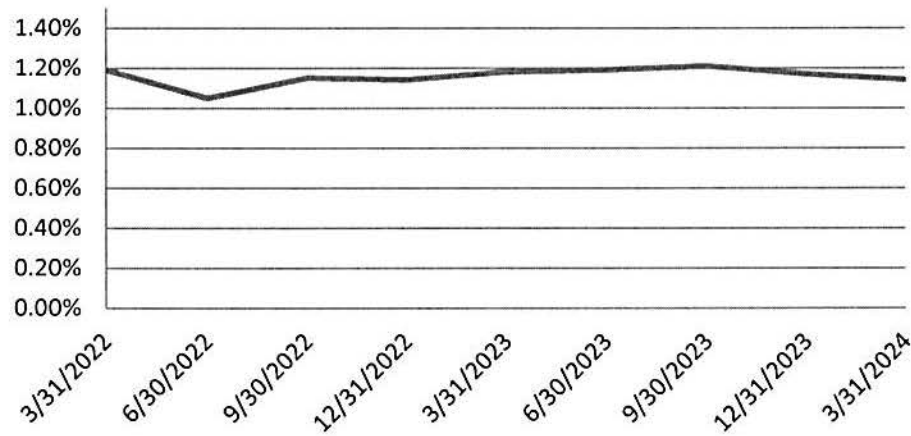
### Past Due Loans To Total Loans



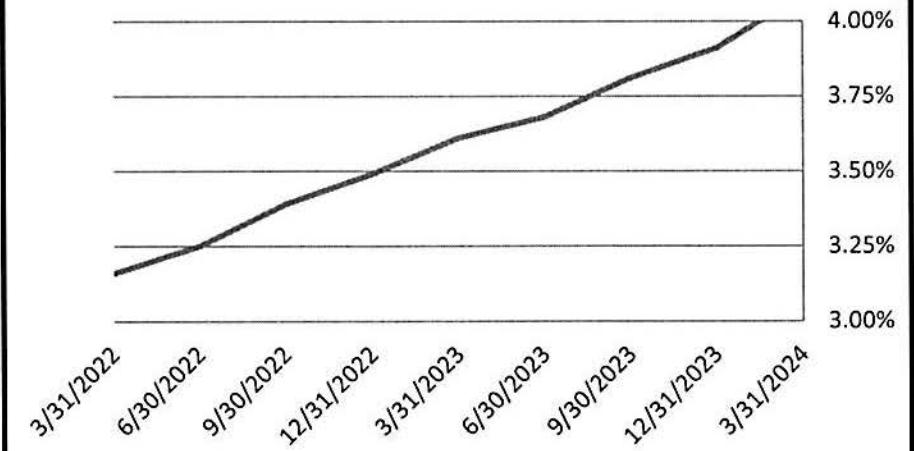
### Total Loans/Total Assets



### Return On Assets



### Net Interest Margin



**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2024**

MILLIONS OF DOLLARS	3/31/2024			3/31/2023	PERCENT CHANGE
	194 STATE BANKS	6 NATIONAL BANKS	200 ALL BANKS	203 ALL BANKS	
ASSETS					
Cash and Due from Banks	12,598	7,296	19,894	13,823	43.9%
Investment Securities	39,671	12,826	52,497	58,318	-10.0%
Total Loans and Leases	134,306	26,487	160,793	152,461	5.5%
Less: Reserves	1,502	262	1,764	1,689	4.4%
Federal Funds Sold	656	186	842	1,634	-48.5%
Fixed Assets	2,704	253	2,957	2,770	6.8%
Other Real Estate	98	3	101	70	44.3%
Intangible Assets	1,567	263	1,830	1,838	-0.4%
Other assets	5,414	1,915	7,329	6,600	11.0%
TOTAL ASSETS	\$195,512	\$48,967	\$244,479	\$235,825	3.7%
LIABILITIES					
Total Deposits	166,542	40,257	206,799	198,571	4.1%
Deposits over 250M	8,715	892	9,607	7,969	20.6%
Brokered Deposits	5,903	1,598	7,501	6,753	11.1%
Federal Funds Purchased	4,339	2,230	6,569	7,038	-6.7%
Other liabilities	6,972	2,781	9,753	10,213	-4.5%
Total Equity Capital	17,659	3,699	21,358	20,003	6.8%
TOTAL LIABILITIES	\$195,512	\$48,967	\$244,479	\$235,825	3.7%
EARNINGS					
Interest Income	2,634	572	3,206	2,619	22.4%
Interest Expense	1,017	297	1,314	710	85.1%
Net Interest Income	1,617	275	1,892	1,909	-0.9%
Provision for Loan Losses	50	10	60	67	-10.4%
Net Income	640	124	764	814	-6.1%
Cash Dividends	502	25	527	623	-15.4%
Net Loan Losses	33	5	38	15	153.3%

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2024**

THOUSANDS OF DOLLARS	194 BANKS 3/31/2024	197 BANKS 3/31/2023	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$134,305,985	\$128,116,456	\$6,189,529	4.8%
Allowance for Loan Losses	1,501,743	1,446,138	55,605	3.8%
Total Assets	195,511,796	191,902,638	3,609,158	1.9%
<b>LIABILITIES</b>				
Total Deposits	166,542,167	163,508,364	3,033,803	1.9%
Total Equity Capital	17,658,548	16,652,955	1,005,593	6.0%

OPERATING RATIOS	3/31/2024	3/31/2023	BP CHANGE
Equity Capital/Assets	9.03%	8.68%	0.35
Tangible Equity Capital/Assets	8.30%	7.92%	0.38
Capital and Allowance for Loan Losses/Assets	9.73%	9.36%	0.37
Average Tier 1 Capital Leverage	10.54%	10.42%	0.12
Total Loans/Assets	68.69%	66.76%	1.93
Past Due and Nonaccrual Loans/Total Loans	0.78%	0.54%	0.24
Allowance for Loan Losses/Total Loans	1.12%	1.13%	-0.01
Average Net Interest Margin	4.09%	3.61%	0.48
Return on Assets	1.14%	1.18%	-0.04

**NOTES:**

BP = basis point

The above information does not include the three nondeposit trust companies



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August 21, 2024

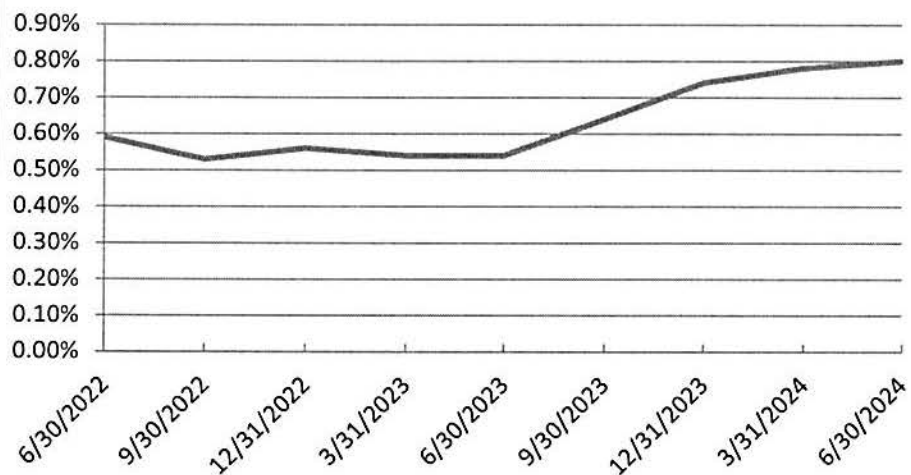
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2024, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the previous twelve months, the number of state-chartered banks declined from 197 to 193.

Assets in state-chartered banks totaled \$196.5 billion on June 30, 2024, an increase of 1.8 percent from one year earlier. Deposits were \$166.6 billion and total loans were \$136.8 billion on June 30, 2024, an increase of 1.7 percent and 4.8 percent respectively, from one year earlier.

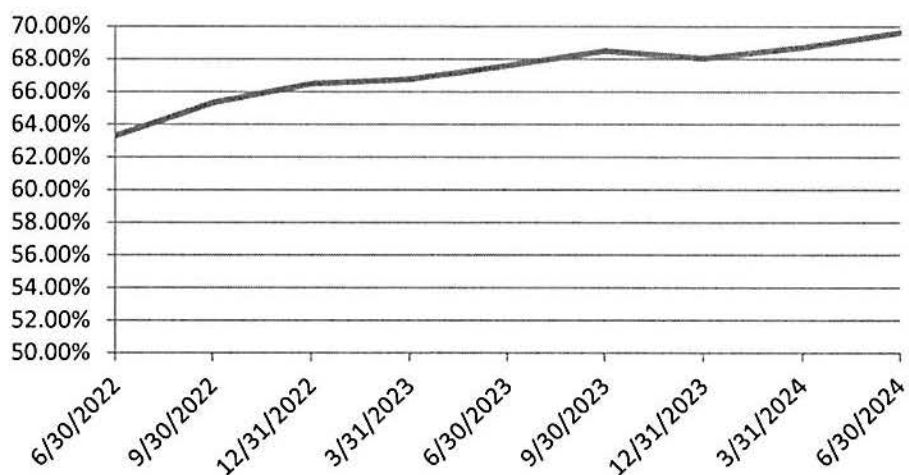
The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.67 percent, which is above the national average of 9.31 percent. Asset quality remains strong, with a low and manageable past due ratio of 0.80 percent. The state average return on average assets remains strong at 1.19 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

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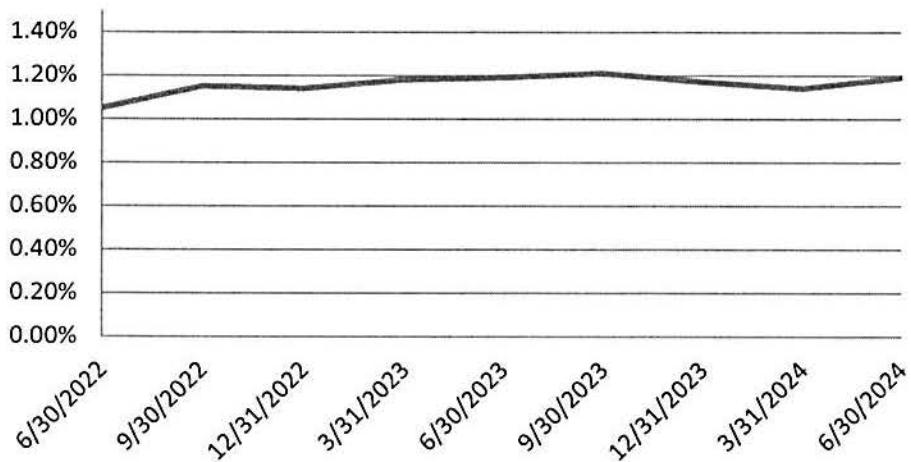
### Past Due Loans To Total Loans



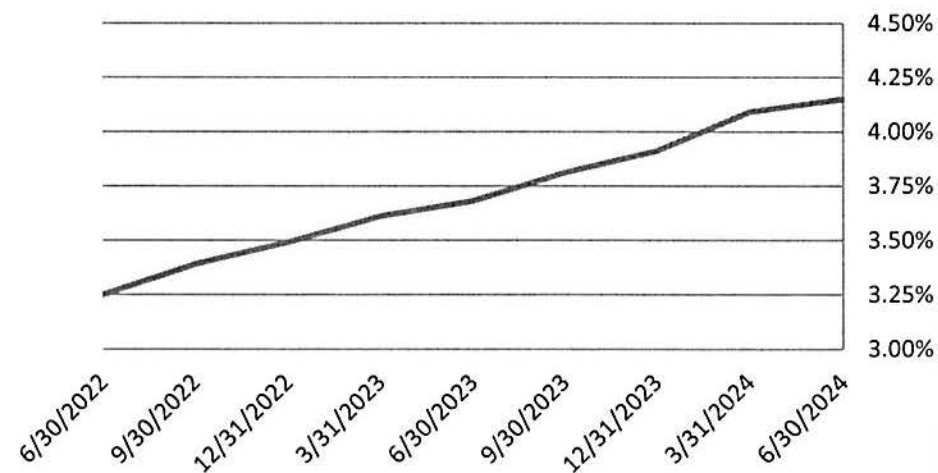
### Total Loans/Total Assets



### Return On Assets



### Net Interest Margin



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2024**

THOUSANDS OF DOLLARS	193 BANKS 6/30/2024	197 BANKS 6/30/2023	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$136,780,240	\$130,508,603	\$6,271,637	4.8%
Allowance for Loan Losses	1,523,779	1,462,632	61,147	4.2%
Total Assets	196,485,277	193,076,342	3,408,935	1.8%
<b>LIABILITIES</b>				
Total Deposits	166,571,352	163,795,998	2,775,354	1.7%
Total Equity Capital	18,004,968	16,623,686	1,381,282	8.3%

OPERATING RATIOS	6/30/2024	6/30/2023	BP CHANGE
Equity Capital/Assets	9.16%	8.61%	0.55
Tangible Equity Capital/Assets	8.43%	7.86%	0.57
Capital and Allowance for Credit Losses/Assets	9.86%	9.30%	0.56
Average Tier 1 Capital Leverage	10.67%	10.58%	0.09
Total Loans/Assets	69.61%	67.59%	2.02
Past Due and Nonaccrual Loans/Total Loans	0.80%	0.54%	0.26
Allowance for Credit Losses/Total Loans	1.11%	1.12%	-0.01
Average Net Interest Margin	4.15%	3.68%	0.47
Average Return on Assets	1.19%	1.19%	0.00

**NOTES:**

BP = basis point

The above information does not include the three nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2024**

MILLIONS OF DOLLARS	6/30/2024			6/30/2023	PERCENT CHANGE
	193 STATE BANKS	6 NATIONAL BANKS	199 ALL BANKS	203 ALL BANKS	
ASSETS					
Cash and Due from Banks	10,765	5,447	16,212	14,073	15.2%
Investment Securities	39,510	13,294	52,804	56,239	-6.1%
Total Loans and Leases	136,780	27,047	163,827	155,576	5.3%
Less: Reserves	1,524	277	1,801	1,719	4.8%
Federal Funds Sold	999	253	1,252	1,601	-21.8%
Fixed Assets	2,738	250	2,988	2,823	5.8%
Other Real Estate	94	2	96	73	31.5%
Intangible Assets	1,575	261	1,836	1,840	-0.2%
Other assets	5,548	1,885	7,433	7,137	4.1%
TOTAL ASSETS	\$196,485	\$48,162	\$244,647	\$237,643	2.9%
LIABILITIES					
Total Deposits	166,571	39,947	206,518	200,466	3.0%
Deposits over 250M	8,881	976	9,857	8,573	15.0%
Brokered Deposits	5,902	1,304	7,206	8,750	-17.6%
Federal Funds Purchased	4,346	2,219	6,565	7,050	-6.9%
Other liabilities	7,563	2,209	9,772	10,134	-3.6%
Total Equity Capital	18,005	3,787	21,792	19,993	9.0%
TOTAL LIABILITIES	\$196,485	\$48,162	\$244,647	\$237,643	2.9%
EARNINGS					
Interest Income	5,344	1,163	6,507	5,473	18.9%
Interest Expense	2,057	607	2,664	1,685	58.1%
Net Interest Income	3,287	556	3,843	3,788	1.5%
Provision for Loan Losses	98	28	126	120	5.0%
Net Income	1,218	249	1,467	1,609	-8.8%
Cash Dividends	994	53	1,047	1,127	-7.1%
Net Loan Losses	63	8	71	36	97.2%



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December 3, 2024

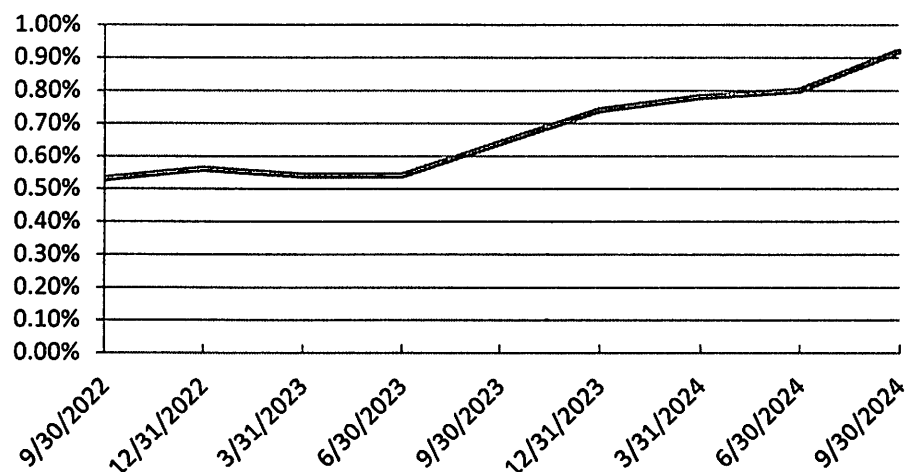
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2024, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the third quarter, the number of state-chartered banks increased from 193 to 194 as a new bank charter was issued.

Assets in state-chartered banks totaled \$200.1 billion on September 30, 2024, an increase of 3.7 percent from one year earlier. Deposits were \$169.7 billion and total loans were \$138.9 billion on September 30, 2024, an increase of 3.2 percent and 5.1 percent respectively, from one year earlier.

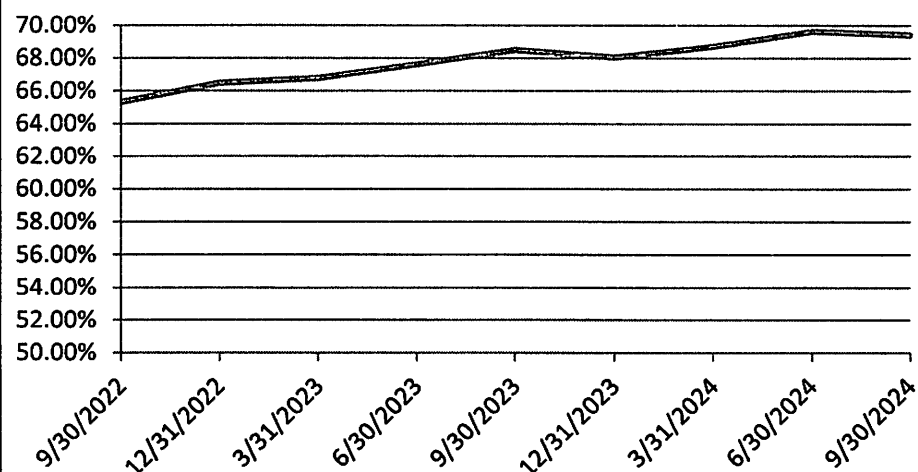
The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Leverage Capital ratio is 10.76 percent, which is above the national average of 9.34 percent. Asset quality remains strong. The past due ratio remains low and manageable but increased to 0.92 percent. The state average return on average assets remains strong at 1.19 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell  
Commissioner of Finance

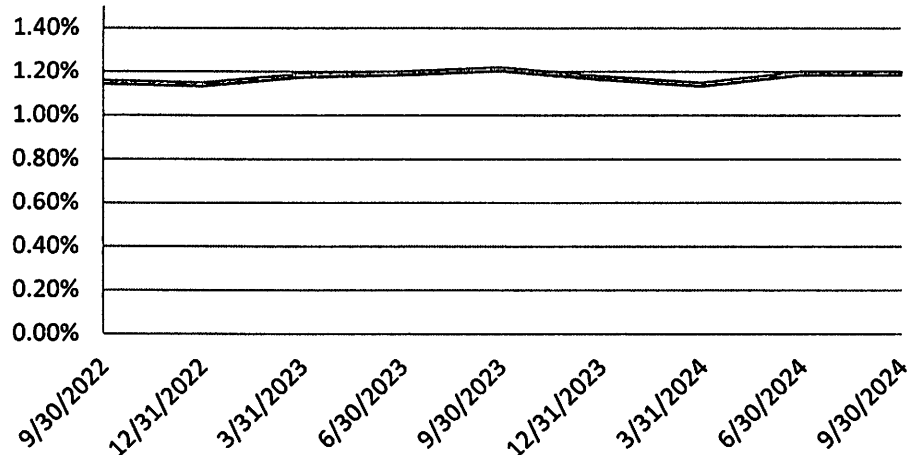
### Past Due Loans To Total Loans



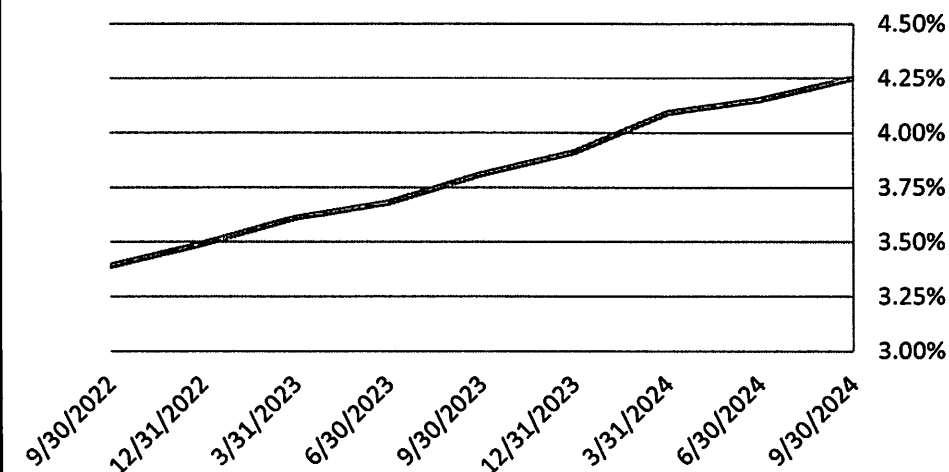
### Total Loans/Total Assets



### Return On Assets



### Net Interest Margin



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF SEPTEMBER 30, 2023**

THOUSANDS OF DOLLARS	194 BANKS 9/30/2024	197 BANKS 9/30/2023	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	138,873,221	132,121,618	6,751,603	5.1%
Allowance for Loan Losses	1,557,014	1,488,333	68,681	4.6%
Total Assets	200,087,640	192,940,415	7,147,225	3.7%
<b>LIABILITIES</b>				
Total Deposits	169,738,609	164,509,994	5,228,615	3.2%
Total Equity Capital	19,105,852	16,467,158	2,638,694	16.0%

OPERATING RATIOS	9/30/2024	9/30/2023	BP CHANGE
Equity Capital/Assets	9.55%	8.53%	102
Tangible Equity Capital/Assets	8.84%	7.78%	106
Capital and Allowance for Loan Losses/Assets	10.25%	9.23%	102
Average Tier 1 Leverage Capital	10.76%	10.68%	8
Total Loans/Assets	69.41%	68.48%	93
Past Due and Nonaccrual Loans/Total Loans	0.92%	0.64%	28
Allowance for Loan Losses/Total Loans	1.12%	1.13%	-1
Average Net Interest Margin	4.25%	3.81%	44
Return on Average Assets	1.19%	1.21%	-2

**NOTES:**

Totals do not include three nondeposit trust companies.

The Tier 1 Leverage Capital ratio and the ROAA do not include data from the bank chartered in Q3 2024.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2024**

MILLIONS OF DOLLARS	9/30/2024			9/30/2023	
	194 STATE BANKS	6 NATIONAL BANKS	200 ALL BANKS	203 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	11,106	7,824	18,930	14,524	30.3%
Investment Securities	41,179	13,198	54,377	54,178	0.4%
Total Loans and Leases	138,873	27,855	166,728	157,720	5.7%
Less: Reserves	1,557	287	1,844	1,745	5.7%
Federal Funds Sold	923	401	1,324	1,092	21.2%
Fixed Assets	2,748	251	2,999	2,869	4.5%
Other Real Estate	77	2	79	85	-7.1%
Intangible Assets	1,561	259	1,820	1,850	-1.6%
Other assets	5,178	1,868	7,046	7,279	-3.2%
TOTAL ASSETS	\$200,088	\$51,371	\$251,459	\$237,852	5.7%
LIABILITIES					
Total Deposits	169,739	43,273	213,012	201,211	5.9%
Deposits over \$250M	9,660	1,158	10,818	9,302	16.3%
Brokered Deposits	6,719	1,448	8,167	8,230	-0.8%
Federal Funds Purchased	3,931	2,026	5,957	6,445	-7.6%
Other liabilities	7,312	1,945	9,257	10,400	-11.0%
Total Equity Capital	19,106	4,127	23,233	19,796	17.4%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$200,088	\$51,371	\$251,459	\$237,852	5.7%
EARNINGS					
Interest Income	8,148	1,776	9,924	8,470	17.2%
Interest Expense	3,134	936	4,070	2,803	45.2%
Net Interest Income	5,014	841	5,855	5,667	3.3%
Provision for Loan Losses	175	47	222	192	15.6%
Net Income	1,927	364	2,291	2,388	-4.1%
Cash Dividends	1,374	56	1,430	1,546	-7.5%
Net Loan Losses	106	17	123	76	61.8%

Governor Mike Kehoe  
State of Missouri

Mick Campbell  
Commissioner of Finance



DIVISION OF FINANCE

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February 24, 2025

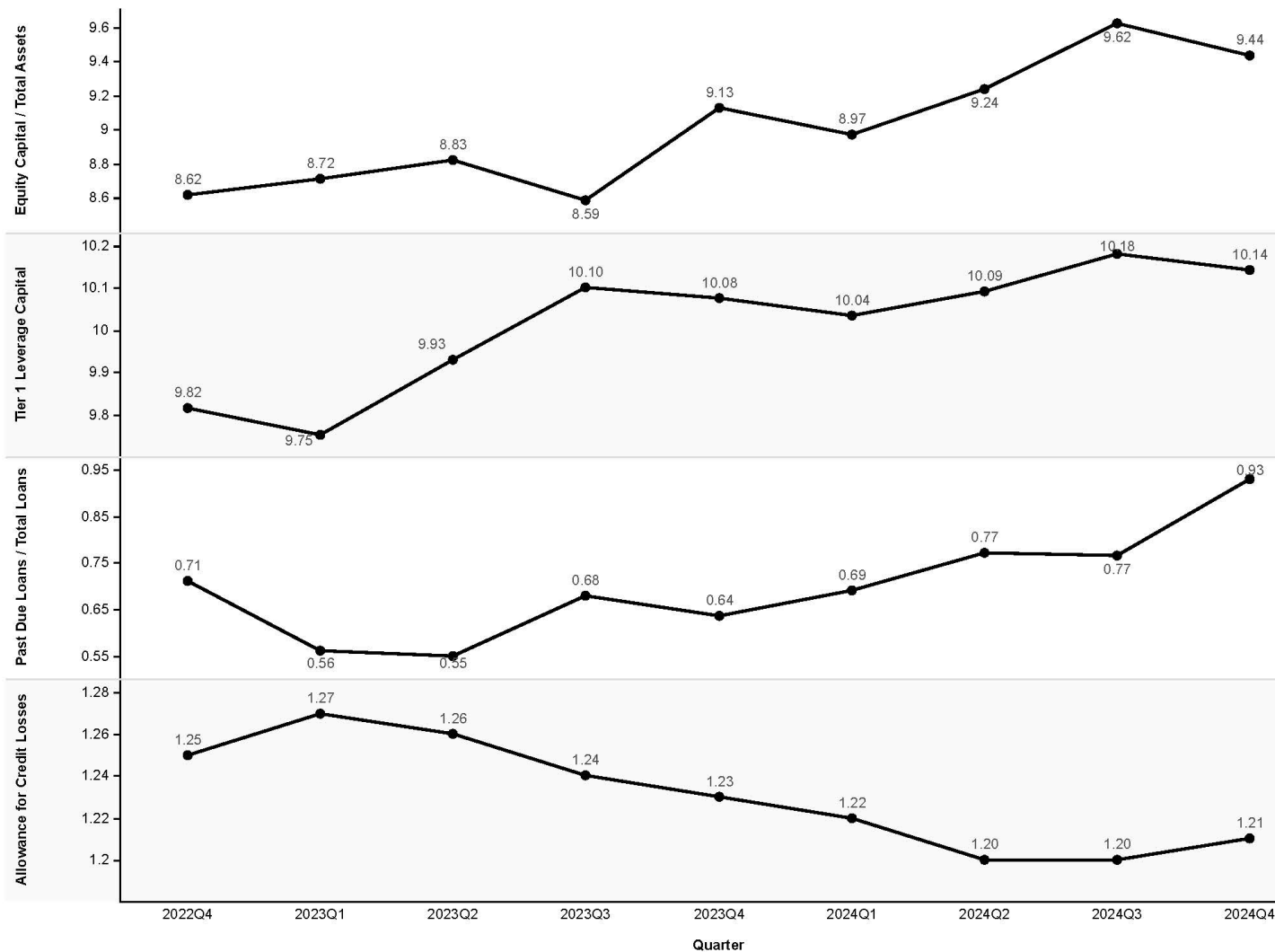
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Assets in state-chartered banks totaled \$205.2 billion on December 31, 2024, an increase of 4.7 percent from one year earlier. Deposits were \$174.9 billion and total loans were \$141.2 billion on December 31, 2024, an increase of 5.3 percent and 5.9 percent respectively, from one year earlier.

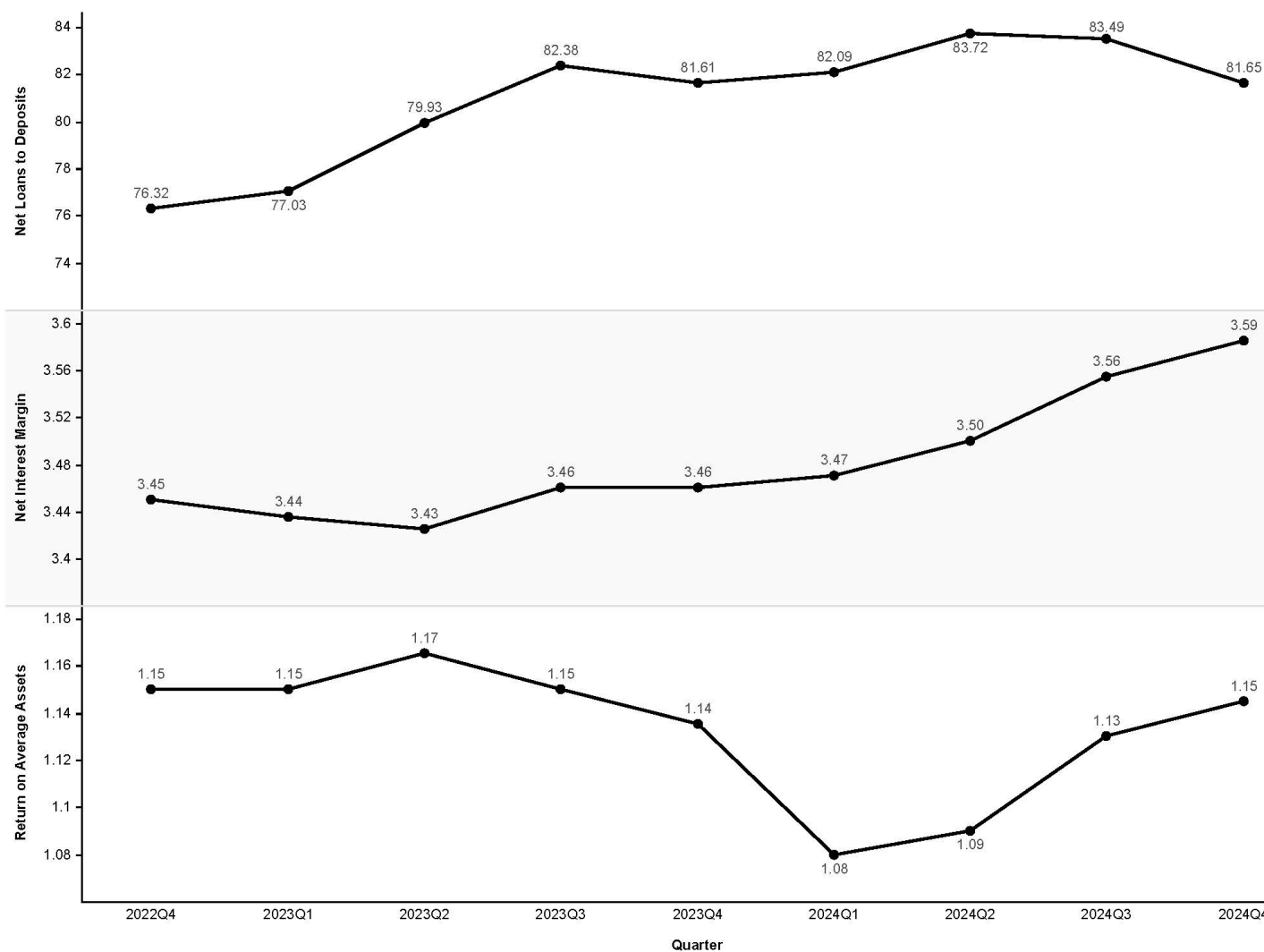
The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio is 10.14 percent. Asset quality remains strong. The median past due ratio remains low and manageable at 0.93 percent. The state median return on average assets remains strong at 1.15 percent. The attached graphs illustrate the median for several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell  
Commissioner of Finance





\*Ratios detailed in this report are the state median. Prior reports included the state average.



\*Ratios detailed in this report are the state median. Prior reports included the state average.

**COMPARATIVE STATEMENT OF CONDITION**  
**STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2024**

<b>ASSETS</b>	<b>192 BANKS 12/31/2024</b>	<b>196 BANKS 12/31/2023</b>	<b>INCREASE DECREASE ( )</b>	<b>PERCENT CHANGE</b>
Total Loans and Leases	141,162	133,253	7,909	5.9%
Less: Allowance for Credit Losses on Loans and Leases	1,572	1,487	85	5.7%
Loans and Leases (net)	139,590	131,766	7,824	5.9%
Interest-Bearing Balances	10,808	10,393	415	4.0%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,250	867	383	44.2%
Trading Account Assets	83	114	(31)	-27.2%
Securities:				
Held-to-Maturity (at Amortized Cost)	10,175	9,412	763	8.1%
Available-for-Sale (at Fair Value)	30,654	31,470	(816)	-2.6%
Equity Securities with readily determinable FV not held for trading	60	22	38	172.7%
<b>Total Earning Assets</b>	<b>192,620</b>	<b>184,044</b>	<b>8,576</b>	<b>4.7%</b>
Cash and Noninterest-Bearing Balances	2,738	2,412	326	13.5%
Premises and Fixed Assets	2,762	2,673	89	3.3%
Other Real Estate Owned	77	71	6	8.5%
Direct and indirect investments in real estate ventures	119	98	21	21.4%
Intangible Assets	1,565	1,572	(7)	-0.4%
Other Assets	5,335	5,226	109	2.1%
<b>TOTAL ASSETS</b>	<b>205,216</b>	<b>196,096</b>	<b>9,120</b>	<b>4.7%</b>
<b>LIABILITIES</b>				
Deposits	174,914	166,140	8,774	5.3%
Deposits over \$250M	9,693	8,879	814	9.2%
Brokered Deposits	6,701	5,304	1,397	26.3%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,643	5,077	(434)	-8.5%
Other Borrowed Money	4,594	5,157	(563)	-10.9%
FHLB Advances	3,223	3,522	(299)	-8.5%
Other Borrowings	1,371	1,635	(264)	-16.1%
All Other Liabilities	2,100	2,075	25	1.2%
<b>Total Liabilities</b>	<b>186,251</b>	<b>178,449</b>	<b>7,802</b>	<b>4.4%</b>
<b>EQUITY CAPITAL</b>				
Total Equity Capital	18,965	17,647	1,318	7.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
<b>Total Equity Capital</b>	<b>18,965</b>	<b>17,647</b>	<b>1,318</b>	<b>7.5%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>205,216</b>	<b>196,096</b>	<b>9,120</b>	<b>4.7%</b>

**Footnotes:**

**\*Millions of Dollars**

**\*Totals do not include nondeposit trust companies.**

**COMPARATIVE STATEMENT OF CONDITION**  
**STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2024**

ASSETS	12/31/2024			12/31/2023	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	202 ALL BANKS	
Total Loans and Leases	141,162	28,800	169,962	159,206	6.8%
Less: Allowance for Credit Losses on Loans and Leases	1,572	299	1,871	1,744	7.3%
Loans and Leases (net)	139,590	28,501	168,091	157,462	6.8%
Interest-Bearing Balances	10,808	8,155	18,963	15,764	20.3%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,250	549	1,799	1,122	60.3%
Trading Account Assets	83	20	103	129	-20.2%
Securities:					
Held-to-Maturity (at Amortized Cost)	10,175	5,379	15,554	15,104	3.0%
Available-for-Sale (at Fair Value)	30,654	8,433	39,087	39,154	-0.2%
Equity Securities with readily determinable FV not held for trading	60	15	75	37	102.7%
<b>Total Earning Assets</b>	<b>192,620</b>	<b>51,052</b>	<b>243,672</b>	<b>228,772</b>	<b>6.5%</b>
Cash and Noninterest-Bearing Balances	2,738	661	3,399	2,936	15.8%
Premises and Fixed Assets	2,762	280	3,042	2,930	3.8%
Other Real Estate Owned	77	2	79	73	8.2%
Direct and indirect investments in real estate ventures	119	-	119	98	21.4%
Intangible Assets	1,565	264	1,829	1,837	-0.4%
Other Assets	5,335	2,136	7,471	7,042	6.1%
<b>TOTAL ASSETS</b>	<b>205,216</b>	<b>54,395</b>	<b>259,611</b>	<b>243,688</b>	<b>6.5%</b>
<b>LIABILITIES</b>					
Deposits	174,914	46,861	221,775	205,225	8.1%
Deposits over \$250M	9,693	1,527	11,220	9,938	12.9%
Brokered Deposits	6,701	1,802	8,503	7,237	17.5%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,643	2,618	7,261	7,205	0.8%
Other Borrowed Money	4,594	85	4,679	7,083	-33.9%
FHLB Advances	3,223	85	3,308	5,443	-39.2%
Other Borrowings	1,371	-	1,371	1,640	-16.4%
All Other Liabilities	2,100	820	2,920	2,885	1.2%
<b>Total Liabilities</b>	<b>186,251</b>	<b>50,384</b>	<b>236,635</b>	<b>222,398</b>	<b>6.4%</b>
<b>EQUITY CAPITAL</b>					
Total Equity Capital	18,965	4,011	22,976	21,290	7.9%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
<b>Total Equity Capital</b>	<b>18,965</b>	<b>4,011</b>	<b>22,976</b>	<b>21,290</b>	<b>7.9%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>205,216</b>	<b>54,395</b>	<b>259,611</b>	<b>243,688</b>	<b>6.5%</b>

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.

**COMPARATIVE STATEMENT OF INCOME**  
**STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2024**

ASSETS	12/31/2024			12/31/2023	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	202 ALL BANKS	
Interest Income	10,971	2,389	13,360	11,611	15.1%
Interest Expense	4,158	1,242	5,400	4,041	33.6%
Net Interest Income	6,813	1,147	7,960	7,570	5.2%
Noninterest Income	1,782	528	2,310	2,095	10.3%
Noninterest Expense	4,916	1,006	5,922	5,590	5.9%
Provision for Credit Losses	248	66	314	258	21.7%
Gains (Losses) on Securities	(239)	(1)	(240)	(60)	300.0%
Applicable Income Taxes	582	110	692	684	1.2%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
<b>Net Income</b>	<b>2,610</b>	<b>492</b>	<b>3,102</b>	<b>3,073</b>	<b>0.9%</b>
Cash Dividends	1,776	107	1,883	2,113	-10.9%
Net Loan Losses	177	26	203	146	39.0%

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.